

A GUIDE TO AGB MEMBER SERVICES



In addition to this guide and possible options to your plan of benefits, this kit may include:

Identification Cards*

You should keep your AGB ID card with you at all times and present it to health care providers to confirm coverage. Providers may contact the AGB International Member Service Center at the phone number provided on the front of your card to verify eligibility and coverage. U.S. Providers may also contact their local Aetna Provider Services Office.

**You may receive your ID Card(s) independent from this kit. Refer to your Welcome letter for more information.*

International Calling Guide

The international calling guide wallet card provides instructions for using the AT&T International Toll Free Service, a listing of countries from which the AT&T International Toll Free service is available and the corresponding local access numbers to use in each country. Utilization of the AT&T International Toll Free service allows you to call the AGB International Member Service Center free of charge from over 140 countries. If you are located in a country where the AT&T International Toll Free service is not available, you may place a collect call to the AGB International Member Service Center. Please refer to page 2 for detailed contact information and calling instructions, or to your international calling guide.

Plan of Benefits Description

Your employer has selected the benefits and services that comprise your AGB group benefits program. The enclosed plan description includes details regarding eligibility, payment percentages, and dollars and/or day limitations associated with the provisions included in your plan of benefits.

Welcome to Aetna Global Benefits

All around the world, 24 hours a day, Aetna Global Benefits connects members to global health care, emergency assistance, web-based health information and thousands of qualified doctors and hospitals in over 500 international destinations.

We are here to help you find solutions to your health care needs and, above all, to ensure that you have access to the best care possible, wherever you may reside or travel in the world.

The contents of this guide will introduce you to the ways in which Aetna Global Benefits can help you address your health care needs. If you have additional questions or require assistance, our Member Service Professionals are here to help you, 24 hours a day, 365 days a year via phone, fax and email.

World Class Service

Around the Clock
Around the World

AGB's International Member Service Center

Questions on covered benefits? Need information on how to find a doctor or hospital in your country of assignment? Need assistance with claim status or using available web tools? AGB's Member Service Professionals are available to you 24 hours a day, 365 days a year.

At any time of day or night, members can contact representatives in our International Member Service Center via toll free phone, fax or email for assistance with a variety of claims, benefits and health-related issues. Our multilingual, multinational staff has the ability to translate any language live, in real time, so communication is never an issue.

Contact Us:

Phone:

Toll Free: 800-231-7729 (refer to the AT&T International Calling Guide in your member kit)

Direct: 813-775-0190 (collect calls accepted)

Fax:

Toll Free: 800-475-8751

Direct: 813-775-0625

Email: agbservice@aetna.com

URL: www.aetna.com/agb

24 Hour Support

Online Resources

AGB Member Service Center on the Web

You're preparing to relocate to Brazil for a new assignment. What vaccinations are required before entering the country? How do you find a qualified general practitioner for the children? What is the current security climate in Sao Paulo? How do you translate "Zyrtec" into Portuguese?

Because you may prefer to access information on your own at any time of day or night, we have created the AGB Member Service Center on the Web. This online resource offers a wide range of automated tools and information designed to help you use and understand your global benefits, including:

- ▶ Global doctor/hospital search engine
- ▶ Health and security information in over 200 countries
- ▶ Translation guides for drug and medical terms in multiple languages
- ▶ Global news and feature stories
- ▶ U.S. health information from Harvard Medical School
- ▶ Online forms
- ▶ Answers to frequently asked questions
- ▶ Contact phone numbers and email addresses
- ▶ Access to Aetna Navigator

As an AGB member, you have access to Aetna Navigator, a powerful online tool that allows you to make the most of your benefits. With Navigator, you can access personalized benefits information online including: electronic explanation of benefits notices; itemized lists of completed claims; and more. To access today, simply click on the Navigator link from the AGB Member Website to register.

Visit the Center Today!

- ▶ Go to www.aetna.com/agb
- ▶ Click on the "Members" tab on the top navigation bar and enter your username and password to enter the site (refer to your welcome letter for username and password instructions)

Once logged in, take our five-minute, automated tour to learn more about how you can take advantage of AGB's online tools and information.

If you have questions regarding website access, please contact our Member Service Representatives at the International Service Center. Representatives are available 24 hours a day to assist you. Refer to "Contact Us" on page 2 or "Contacts at a Glance" on the last page of this guide for detailed contact information.

How to Dial AGB Toll Free:*

- ▶ To dial the AGB International Service Center toll free from a non-U.S. location, be sure you have an outside line (from a hotel room, follow the hotel's instructions to get an outside line, as if you were placing a local call).
- ▶ Locate your country's AT&T Direct Access Number listed for the country from which you are calling (please call 1-813-775-0190 collect if the country you are in is not listed).
- ▶ When prompted for the number you are calling, dial 800-231-7729. (You do not need to dial "1" before the area code).
- ▶ After the tone, you will hear an automated message stating, "thank you for using AT&T," and your call will be directed to the AGB Member Service Center.

* Refer to the AT&T International Calling Guide provided in your member kit or visit the AT&T website at www.att.com/business_traveler for the most recent international toll free dialing instructions and access codes.

Global Provider Community

Leading Medical Facilities

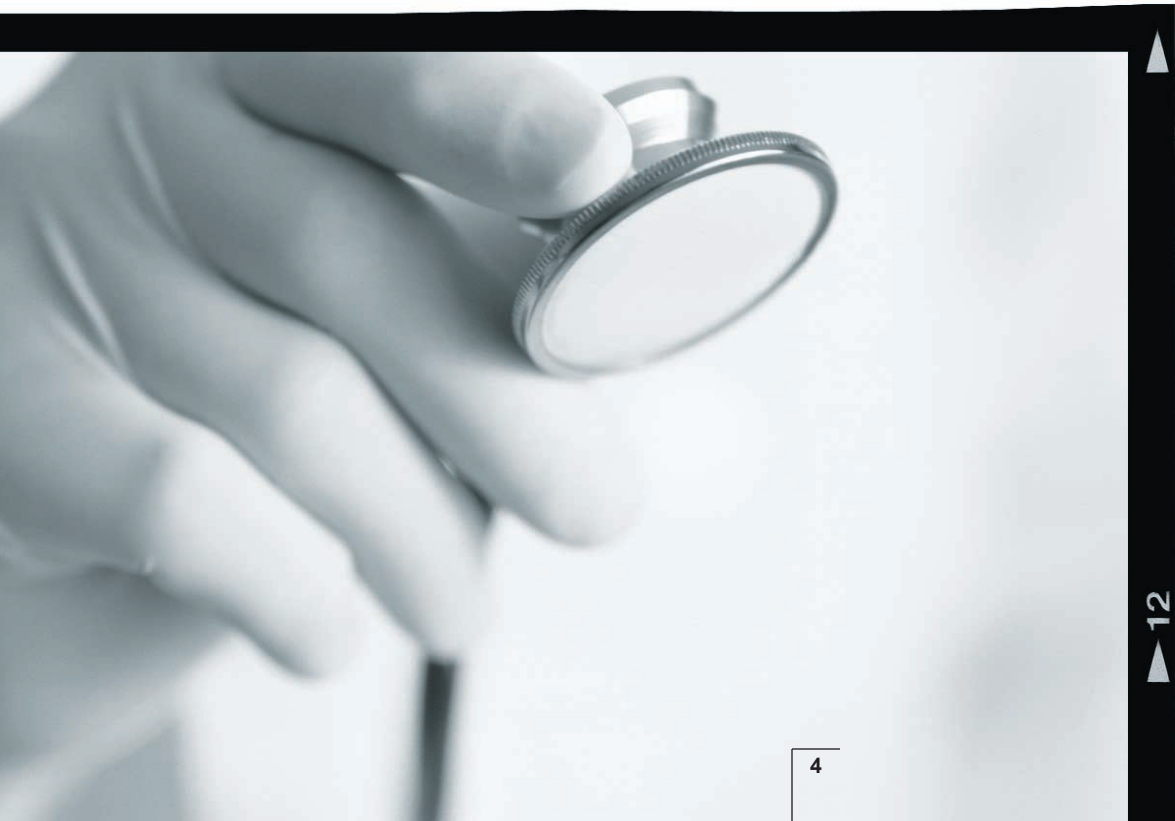
By working with leading medical facilities throughout the world to pre-define admission and payment procedures, including accepting payments directly from AGB, we are simplifying global access to health care.

AGB has developed relationships with leading hospitals and health networks throughout the world to help you access and pay for global health care. AGB works both independently and with you to identify hospitals and facilities you utilize in order to establish direct pay arrangements with them, making it easier for you to concentrate on what is most important during your international assignment: your family, your health and your work.

International Physicians

We've also made it easier than ever to locate both general practitioners and specialists, wherever you reside or travel in the world. Our online physician search utility allows you to search qualified doctors in multiple cities and countries throughout the world. Can't find a doctor in your city? Log on to the AGB Member Service Center on the Web or contact the International Member Service Center to locate a physician.

Note: Direct Pay arrangements are not available for physician services unless billed by the hospital in conjunction with an inpatient admission.



HOW TO INITIATE A DIRECT PAY

You can start the direct pay process in one of two ways:

- 1) **On the web**
 - ▶ Go to www.aetna.com/agb
 - ▶ Log into the Member Website
 - ▶ Click on "Find a Physician or Hospital"
 - ▶ Click on "International Direct Pay Hospitals"
 - ▶ Click on "Submit a Request"
 - ▶ Follow the directions to fill out the web-based form

2) Call the International Service Center

Prior to Going to the Hospital:

- ▶ **Follow the directions above to locate a direct pay hospital**

*Note: If you do not wish to use the providers listed in the database (e.g., because of proximity to your location or lack of specialization in a specific area of medicine), you may seek care at the facility of your choice. Though direct payment capabilities will not be available at facilities not listed in our database, we do offer **one-time direct pay** assistance for in-patient admissions. We also recommend that you continue to consult the AGB Member Service Center on the Web, as our list of contracted providers is continually expanding.*
- ▶ **Schedule an appointment:** Schedule an appointment with the selected hospital, identifying yourself or your dependent as an AGB member.
- ▶ **Send us a notification email:** After you have identified a hospital and scheduled an appointment, submit a direct payment request via our website (https://www.aetna.com/agb/secure_forms/member_direct_request.htm) or by calling the International Service Center. It is important that you send this request at least 10 business days prior to your scheduled visit so we may generate a Verification of Benefits notice for the hospital.

What to bring to the Hospital

- ▶ **Medical Claim Form:** Bring a completed AGB Medical Benefits Request Form to your appointment. Be sure to sign the Assignment of Benefits section and give the completed form to the hospital should they wish to use this form when submitting their bill/claim for reimbursement to AGB. They are not required to use this form since they may have their own, but it is an option we would like to provide to them. To obtain a copy of a medical claim form, visit the forms section of the AGB member website.
- ▶ **AGB ID Card:** You will need to provide your identification number and group number to the hospital.
- ▶ **Provider Instructions:** Print provider instructions from the forms section of the website to give to hospital admissions staff so they can process your bill accurately.

Please contact the AGB Service Center if you have additional questions about Direct Pay procedures.

Claim Reimbursement and Submission Options

When filing a claim for covered expenses, a completed Benefit Request Form should accompany each submission to ensure inclusion of all necessary information. Be sure to include the Member Identification Number with each submission (this number can be found on your ID card). You should also include information (phone, fax and/or email) where you can be reached should we have any questions about your claim. It is critical that you provide fully itemized bills or receipts that include a diagnosis (nature of illness), and the procedures or services performed.

All claims should be submitted on a timely basis. Claim forms are included in your Member Kit. Additional information and/or copies of forms are available by visiting the AGB Member Service Center on the Web at www.aetna.com/agb.

Reimbursement

AGB's standard policy is to reimburse the payment of benefits via check in U.S. Dollars (USD). However, reimbursement may also be issued via wire transfer or in a non-US currency, depending on your plan of benefits. You and/or your dependents can specify your preferred mode of payment on page 2 of the Benefits Request Forms. Please refer to your summary of coverage book for more information on reimbursement options or contact the AGB Member Service Center.

Claim Submission Process

Claim forms (available in your AGB member kit or in the forms section of the AGB Member Service Center at www.aetna.com/agb) can be submitted in three different ways:

Mail:

Aetna Global Benefits
P.O. Box 30258
Tampa, FL 33630-3258 USA

Overnight Delivery:

Aetna Global Benefits
4630 Woodland Corporate Blvd.
Tampa, FL 33614 USA

Fax:

Claims can be submitted via fax directly to AGB's International Member Service Center, resulting in faster turn-around time and claim payment. Please refer to instructions on page 7.

How to Submit a Claim via Fax

- 1 Complete the appropriate claim form.
- 2 Copy all receipts on letter-sized paper. Be certain that all copied receipts are legible prior to sending. *Fax machines have a tendency to distort print during submission.*
- 3 Write member identification number (refer to your ID Card) on each piece of paper.
- 4 Complete fax cover sheet. Include date, total number of pages in submission, and your contact information: telephone, fax and email address. If any of the documents in your transmission are illegible or missing, you will be contacted via fax within 24 hours.
- 5 Fax to AGB Tampa Service Center at:
813-775-0625 (direct)
800-475-8751 (toll free)

Claim Status, Benefit Provisions and Provider Inquiries

To check claim status or benefits provisions, please email the AGB International Member Service center at agbservice@aetna.com or refer to "Contacts at a Glance" on page 8 for phone and fax numbers. Members may also check claim status online through Aetna Navigator*. Refer to Online Resources on page 3 for more information about Navigator and registration instructions.

* Some restrictions apply.





Contacts at a Glance

Aetna Global Benefits

Member Services

800-231-7729 or 813-775-0190

Fax: 800-475-8751 or 813-775-0625

agbservice@aetna.com

Online Resources

www.aetna.com/agb

Claims Address

P.O. Box 30258

Tampa, FL 33630-3258 USA

Overnight Delivery Address

Aetna Global Benefits

4630 Woodland Corporate Blvd.

Tampa, FL 33614 USA

How Do I

For answers to frequently asked member questions, visit the “How Do I” section on the AGB member website at www.aetna.com/agb/member and click on “How Do I”.

This material is for informational purposes. It contains only a partial, general description of plans or program benefits. It is not an offer of coverage or medical advice and does not constitute a contract. Aetna Global Benefits recommends that the member examine in detail their plan booklet/certificate to be certain of the precise items, conditions and coverage provided by any insurance policy offered by Aetna Global Benefits. The availability of a plan or program may vary by geographic service area and is subject to applicable laws and regulations of such region, country, state or jurisdiction. Aetna Global Benefits does not provide health care services and, therefore, cannot guarantee any clinical outcomes or cost savings. While this material is believed to be accurate as of the print date, it is subject to change. Plans and programs of Aetna Global Benefits are underwritten by: Aetna Life Insurance Company and Aetna Life & Casualty (Bermuda) Ltd.